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ART UNIT	PAPER NUMBER
3692	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/647,849	HADFIELD, CINDY	
	Examiner	Art Unit	
	BENJAMIN S. FIELDS	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *27 December 2007*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-5* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-5* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on __ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Introduction

1. The following is a **FINAL** Office Action in response to the communication received on December 27, 2007. Claims 1-5 are pending in this application.

Response to Amendments

2. Applicants Amendment has been acknowledged in that: **Claims 1-5 have been amended**; hence, as such, **Claims 1-5 are pending in this application**.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4. Claims 1-5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lam (US PG Pub. No. 2003/0074315), [hereinafter Lam] in view of Deluxe (www.deluxe.com), [hereinafter Deluxe].

Referring to Claim 1: Lam teaches an Internet-based check ordering and reordering system, including: a client computer system; an Internet-based server having a check order entry user interface remote from and in operable communication with said client computer system (Lam: Abstract; Figures 1-3, #14; Page 2, Paragraphs 0031-0034//Lam shows an Internet-based check system consisting of a client terminal//),

wherein said Internet-based server includes software for enabling input at said interface of client data (Lam: Figure 10; Page 6, Paragraph 0061//Lam teaches a system which uses a Internet-based server in order to enable receipt of input at the client terminal device//), and a printing station in operable communication with said Internet-based server computer system to print checks bearing said data thereon (Lam: Abstract; Page 1, Paragraphs 0002, 0006-0011, 0014//Lam discloses a system which prints checks to remote locations//).

Lam, however, does not expressly teach an Internet-based check *ordering* and reordering system, including: client check number data, client bank transit number data including bank branch name, address and branch number, client bank account data, and client bank routing data at said check order user interface and has means for transmitting said bank client bank transit number data, said client bank account data, and said client bank routing data in an encrypted manner; a bank transit number computer system remote from and in operable communication with the Internet-based server computer system having software for receiving at least said client bank transit number data, said client bank account data, and said client bank routing data from said Internet-based server and de-encrypting said client bank transit number data, said client bank account data, and said client bank routing data, and comparing at least said client bank transit number data with a data listing corresponding to transit number data for a plurality of banks within a database of said bank transit number computer system to verify that said client bank transit number corresponds to bank transit data in said database, and transmits to said Internet- based server verified check print data which

includes said client bank transit number data, said client bank account data, and said client bank routing data and a predetermined printing orientation.

Deluxe, in a similar environment, discusses an Internet-based check *ordering* and reordering system, including: client check number data, client bank transit number data including bank branch name, address and branch number, client bank account data, and client bank routing data at said check order user interface and has means for transmitting said bank client bank transit number data, said client bank account data, and said client bank routing data in an encrypted manner (Deluxe: Pages I – IV//Deluxe displays a system which allows a user to input a check number associated with a check and financial banking institution as well as account/routing information affiliated with a users account//); a bank transit number computer system remote from and in operable communication with the Internet-based server computer system having software for receiving at least said client bank transit number data, said client bank account data, and said client bank routing data from said Internet-based server and de-encrypting said client bank transit number data, said client bank account data, and said client bank routing data, and comparing at least said client bank transit number data with a data listing corresponding to transit number data for a plurality of banks within a database of said bank transit number computer system to verify that said client bank transit number corresponds to bank transit data in said database (Deluxe: Page II//Deluxe displays a system which employs a terminal unit in order for a user to enter associated account information and performs a verification procedure to verify user//), and transmits to said Internet- based server verified check print data which includes said client bank transit

number data, said client bank account data, and said client bank routing data and a predetermined printing orientation; and a blank amount field (Deluxe: Pages I – IV//Upon complete system transaction, a user is able to print the checks as requested//).

At the time of invention it would have been obvious to modify the method of Lam by incorporating a feature for ordering and reordering checks with the invention of Deluxe in order to effectively create an online Internet-based check ordering and reordering system as disclosed for the purpose of increasing customer access to personal checks, etc. (Deluxe: Pages I – III).

Furthermore, the Examiner notes the disclosure of Lam as being a check ordering and reordering system and method wherein the *reordering* segment is inherent and well known. *Reordering* a check is done each time another check is ordered (hence, *reordering*) [*See In re Harza MPEP2144.04.VI.B*]. A system as such would additionally inherently possess checks; checks, with data that would consist of a bank branch name, a bank address, a bank branch number, and a blank amount field on the check.

Referring to Claim 2: Deluxe discusses the limitations as set forth in Claim 1.

Deluxe, however, does not explicitly show an Internet-based check ordering and reordering system, wherein software on said Internet-based server includes means for billing a client at said user interface using said system.

Lam discusses an Internet-based check ordering and reordering system, wherein software on said Internet-based server includes means for billing a client at said user interface using said system (Lam: Figure 8; Page 2, Paragraph 0017; Page 3,

Paragraph 0037; Page 6, Paragraph 0065//Lam shows an Internet-based check server and system where a user is provided with a billing interface//).

At the time of invention it would have been obvious to modify the method of Lam by incorporating a feature for ordering and reordering checks with the invention of Deluxe in order to effectively create an online Internet-based check ordering and reordering system as disclosed for the purpose of increasing customer access to personal checks, etc. (Deluxe: Pages I – III).

Referring to Claim 3: Deluxe teaches the limitations as set forth in Claim 1.

Deluxe, however, does not expressly show an Internet-based check ordering and reordering system, wherein said Internet-based server is operably associated with a database which contains and stores said client data, said client check number data, said client bank transit number data, said client bank account data and said client bank routing data.

Lam, in a similar environment, expressly states and shows an Internet-based check ordering and reordering system, wherein said Internet-based server is operably associated with a database which contains and stores said client data, said client check number data, said client bank transit number data, said client bank account data and said client bank routing data (Lam: Figures 1-3; Claim 10//Lam shows an Internet-based check system which utilizes a server in conjunction with a database that stores information related to client [user] information//).

At the time of invention it would have been obvious to modify the method of Lam by incorporating a feature for ordering and reordering checks with the invention of

Deluxe in order to effectively create an online Internet-based check ordering and reordering system as disclosed for the purpose of increasing customer access to personal checks, etc. (Deluxe: Pages I – III).

Referring to Claim 4: Deluxe discloses the limitations as set forth in Claim 1.

Deluxe, however, does not expressly disclose an Internet-based check ordering and reordering system, wherein said Internet-based server is further equipped to associate and store said received verified check information data from said bank transit number computer system with said client data, said client check number data, said client bank transit number data, said client bank account data and said client bank routing data.

Lam teaches an Internet-based check ordering and reordering system, wherein said Internet-based server is further equipped to associate and store said received verified check information data from said bank transit number computer system with said client data, said client check number data, said client bank transit number data, said client bank account data and said client bank routing data (Lam: Claims 1-10//Lam describes an Internet-based system where the Internet-based server is capable of associating user check information data//).

At the time of invention it would have been obvious to modify the method of Lam by incorporating a feature for ordering and reordering checks with the invention of Deluxe in order to effectively create an online Internet-based check ordering and reordering system as disclosed for the purpose of increasing customer access to personal checks, etc. (Deluxe: Pages I – III).

Referring to Claim 5: Deluxe discloses the limitations as set forth in Claim 1.

Deluxe, however, does not expressly teach an Internet-based check ordering and reordering system, wherein said printing station includes a computer which is operably connected to said Internet-based server in a manner to receive said client data, said client check number data, said client bank transit number data, said client bank account data, said client bank routing data and said verified check print data in an encrypted form and de-encrypts said data to enable printing of said checks.

Lam, in a similar environment, shows an Internet-based check ordering and reordering system, wherein said printing station includes a computer which is operably connected to said Internet-based server in a manner to receive said client data, said client check number data, said client bank transit number data, said client bank account data, said client bank routing data and said verified check print data in an encrypted form and de-encrypts said data to enable printing of said checks (Lam: Abstract; Page 1, Paragraphs 0002, 0006-0011, 0014//Lam discloses an Internet-based check system connected in a manner for reception of client data//).

At the time of invention it would have been obvious to modify the method of Lam by incorporating a feature for ordering and reordering checks with the invention of Deluxe in order to effectively create an online Internet-based check ordering and reordering system as disclosed for the purpose of increasing customer access to personal checks, etc. (Deluxe: Pages I – III).

Response to Arguments

5. Applicants arguments filed December 27, 2007 have been fully considered but are moot and non-persuasive.

Conclusion

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to BENJAMIN S. FIELDS whose telephone number is 571.272.9734. The examiner can normally be reached on MONDAY through THURSDAY between the hours of 8AM and 8PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, KAMBIZ ABDI can be reached on 571.272.6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR)

system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Benjamin S. Fields

8 January 2008

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PRIMARY EXAMINER
AU3692